

What is claimed is:

[Claim 1] 1. A system for generating information representative of a current financial portfolio relative to a future financial position of one or more investors, the system comprising:

a computing device including one or more processing means for processing data and one or more storing means for storing data;

one or more inputting means for inputting criteria information representative of the current financial portfolio and information representative of the future financial position of the one or more investors;

one or more initializing means for generating the current financial portfolio based on the criteria information input and for generating a relative future financial position based on a reverse extrapolation of the future financial position;

calculating means for mathematically comparing the current financial portfolio to the relative future financial position and determining a discrete symbolic rating; and

one or more transmitting means for presenting the discrete symbolic rating to the one or more investors.

[Claim 2] 2. The system according to claim 1, wherein the criteria information representative of the current financial position is selected from the group consisting of income, savings, real estate, bonds, stocks, pension investment, social security, taxes, inheritance, gifts, personal property, intellectual property, debt, and combinations thereof.

[Claim 3] 3. The system according to claim 1, wherein the information representative of the future financial position is selected from the group consisting of income, savings, real estate, bonds, stocks, pensions, social security, taxes, inheritance, gifts, personal property, intellectual property, debt, insurance, medical costs, and combinations thereof.

[Claim 4] 4. The system according to claim 1, wherein the discrete symbolic rating is a letter grade, a numeric value, a unique set of figures, or combinations thereof.

[Claim 5] 5. The system according to claim 4, wherein the discrete symbolic rating is a numeric value between about 0 and about 1.

[Claim 6] 6. The system according to claim 4, wherein the discrete symbolic rating is a numeric ratio.

[Claim 7] 7. The system according to claim 1, wherein the computing device is a personal computer.

[Claim 8] 8. The system according to claim 7, wherein the personal computer is connected to the Internet.

[Claim 9] 9. The system according to claim 1, wherein the transmitting means is a monthly statement forwarded to the one or more investors.

[Claim 10] 10. The system according to claim 1, wherein the transmitting means is one or more transmissions via the Internet.

[Claim 11] 11. A method for generating information representative of a current financial position relative to a future financial position of one or more investors, the method comprising:

inputting criteria information representative of the current financial portfolio and information representative of the future financial position of the one or more investors into a computing device;

generating the current financial portfolio based on the criteria information via one or more processing means of the computing device;

generating a relative future financial position via the one or more processing means based on the future financial position input into the computing device;

determining a discrete symbolic rating of a mathematical comparison between the current financial portfolio and the relative future financial position; and

transmitting the discrete symbolic rating to the one or more investors.

[Claim 12] 12. The method according to claim 11, wherein the criteria information representative of the current financial position is selected from the group consisting of income, savings, real estate, bonds, stocks, pension investment, social security, taxes, inheritance, gifts, personal property, intellectual property, debt, and combinations thereof.

[Claim 13] 13. The method according to claim 11, wherein the information representative of the future financial position is selected from the group consisting of income, savings, real estate, bonds, stocks, pensions, social security, taxes, inheritance, gifts, personal property, intellectual property, debt, insurance, medical costs, and combinations thereof.

[Claim 14] 14. The method according to claim 11, wherein the discrete symbolic rating is a letter grade, a numeric value, a unique set of figures, or combinations thereof.

[Claim 15] 15. The method according to claim 14, wherein the discrete symbolic rating is a numeric value between about 0 and about 1.

[Claim 16] 16. The method according to claim 14, wherein the discrete symbolic rating is a numeric ratio.

[Claim 17] 17. The method according to claim 11, wherein the computing device is a personal computer.

[Claim 18] 18. The method according to claim 11, wherein the personal computer is connected to the Internet.

[Claim 19] 19. The method according to claim 11, wherein transmitting is via a monthly statement forwarded to the one or more investors.

[Claim 20] 20. The method according to claim 11, wherein transmitting is via the Internet.